

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Steven Christopher Brenkert
 Dawn Maria Brenkert
 Debtors

Case No. 13-13598-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Mar 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2018.
 db/jdb

smg +Steven Christopher Brenkert, Dawn Maria Brenkert, 210 Burrell Boulevard,
 Allentown, PA 18104-9528
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 31 2018 07:32:51
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 31 2018 07:33:11 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13096523 +E-mail/Text: bncmail@w-legal.com Mar 31 2018 07:33:05 ANTIO, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13125610 EDI: BECKLEE.COM Mar 31 2018 09:38:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13139555 EDI: BECKLEE.COM Mar 31 2018 09:38:00 American Express Travel Related Services,
 Company, Inc., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13062196 EDI: BANKAMER.COM Mar 31 2018 09:38:00 Bank of America, N.A., NC4-105-02-99,
 PO Box 26012, Greensboro, NC 27420-6012
 13130651 EDI: BL-BECKET.COM Mar 31 2018 09:38:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13032302 EDI: IRS.COM Mar 31 2018 09:38:00 Department of the Treasury - IRS,
 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 13130190 EDI: PRA.COM Mar 31 2018 09:38:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13077962 EDI: Q3G.COM Mar 31 2018 09:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13093870 EDI: Q3G.COM Mar 31 2018 09:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13346574* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2018 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Fulton Financial Corporation ecfmail@mwc-law.com
 ANN E. SWARTZ on behalf of Creditor Fulton Financial Corporation ecfmail@mwc-law.com,
 ecfmail@mwc-law.com
 BRIAN CRAIG NICHOLAS on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 CELINE P. DERKRIKORIAN on behalf of Creditor FULTON BANK, N.A. ecfmail@mwc-law.com
 CELINE P. DERKRIKORIAN on behalf of Creditor Fulton Financial Corporation ecfmail@mwc-law.com
 CHARLES LAPUTKA on behalf of Debtor Steven Christopher Brenkert claputka@laputkalaw.com,
 jen@laputkalaw.com;mary@laputkalaw.com;notices@nextchapterbk.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

CHARLES LAPUTKA on behalf of Joint Debtor Dawn Maria Brenkert claputka@laputkalaw.com,
jen@laputkalaw.com;mary@laputkalaw.com;notices@nextchapterbk.com
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trustee13.com
JAMES RANDOLPH WOOD on behalf of Creditor Parkland School District jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	Steven Christopher Brenkert	Social Security number or ITIN	xxx-xx-4521
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Dawn Maria Brenkert	Social Security number or ITIN	xxx-xx-4152
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	13-13598-ref		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Christopher Brenkert
aka Steven C. Brenkert

Dawn Maria Brenkert
aka Dawn M. Brenkert

3/29/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.